

EXHIBIT A-9



P.O. BOX 514387
LOS ANGELES, CA 90051-4387

Notice Date: December 05, 2017

Loan Number: [REDACTED]
Property Address:
2122 21ST ST
NITRO WV 25143

Stoler
EXHIBIT NO. 7
8/5/19

JESSICA STOLER
2122 21ST ST
NITRO WV 25143

ABOUT YOUR LOAN

Thank you for submitting your application for mortgage assistance. After careful consideration and review, we unfortunately must inform you that your application for a USDA Special Forbearance Plan - Unemployed has been declined.

WHAT THIS MEANS

Your application for a USDA Special Forbearance Plan - Unemployed has been declined as of the date of this letter for the following reason(s):

- Payment Plan Defaulted (Breach)

QUESTIONS? CONTACT US

While we regrettably must decline your current application, please do not hesitate to contact us immediately if your circumstances have changed, or if you have updated information for us to evaluate. As your SPOC, one of my duties is to discuss potential options with you and to resolve your delinquency whenever possible.

Please don't hesitate to call me between the hours of 7:00 AM - 4:00 PM PT, Monday through Friday.

Joshua Price
PennyMac Loan Services, LLC
(866) 545-9070

If you would like to escalate an issue, you can contact Christopher Proett at (866) 695-4122 ext. 8974.

Additionally, you should consider contacting servicers of any other mortgage loans secured by the same property to discuss available loss mitigation options.

Your mortgage loan may be included in a Single Family Loan Sale or foreclosed upon if loss mitigation is not viable, unsuccessful, denied, or unable to be considered due to failure to provide a complete package for review.

Toll-Free: (866) 629-4570

Website: www.PennyMacUSA.com

Payments:

Correspondence:

M - F 6:00 AM - 6:00 PM PT
SAT 7:00 AM - 11:00 AM PT
Toll-Free Fax: (866) 577-7205

Secure Messaging Online:
Create an account and/or log in to
<http://www.PennyMacUSA.com>,
then look for the Secured Message
Center to communicate with us securely.

Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597
Overnight Address:
1200 W. 7th Street
Suite L-2-200
Los Angeles, CA 90017
(Please do not send correspondence)

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

HAWAII Residents: If you believe your loss mitigation option request has been wrongly denied, you may file a complaint with the Hawaii State Division of Financial Institutions at (808) 586-2820.

NEW YORK Residents: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at (800) 342-3736 or www.dfs.ny.gov.

NORTH CAROLINA Residents: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, www.nccob.gov.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

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